clip and mail this self-addressed form to the Housing Rehabilitation Program office (see reverse side for address)

Signature: How many units are in the property? Are you self-employed? Work Tel.# (to be completed by the office) _Yes Home Tel. # 2 ω Do you live at this property? City/State/ZIP:

Please

provide

want to

apply

for the

Town

of West

Hartford

Housing

Rehabilitation Program

application

packet.

Are you an owner of residential property in West Hartford?

The Town of West Hartford's Housing Division may be able to assist you in making necessary repairs to your home.

If you <u>own and occupy</u> your home, and fall within the income guidelines listed below, you may be eligible for the Housing Rehabilitation Program.

One of the eligibility criteria is the loan-tovalue ratio of the property. This will be determined by the Housing Team after the underwriting process has been completed, and may result in ineligibility for the program if the ratio is determined to be excessively high.

Income Limit
\$46,000
\$52,550
\$59,150
\$65,700
\$70,950
\$76,200
\$81,450
\$86,700

(Income limits effective 3/28/16)

Based on the availability of funding, grants and low interest loans can be obtained by eligible homeowners.

* * *

ELIGIBLE REPAIRS

According to federal guidelines, priority is given to repairs which reduce lead-based paint hazards and eliminate health and safety concerns (housing code violations).

Work to improve handicap accessibility and energy conservation are also considered. The following are examples of eligible repairs:

Eligible Repairs

- Window and Door Replacement
- Stairs and porches
- Roofs and chimneys
- Vinyl siding or exterior painting
- Gutters and leaders
- Plumbing and plumbing fixtures
- Furnaces, boilers and water heaters
- Wiring and electrical service

Hazardous Materials

- Lead Hazard Reduction
- Abatement of asbestos

Handicapped Barrier Removal

- Wheelchair ramps
- Widened doorways
- Special plumbing fixtures
- Handrails, stair glides

Energy Improvements

- Insulation
- Storm windows and doors
- Replacement windows

Exclusions

- Work covered by insurance
- General remodeling/additions
- Cosmetic improvements
- Work begun prior to approval for participation in the Housing Rehabilitation Program

Technical and Financial Procedures

Assistance is provided by the Housing Division throughout the project. The following is a list of services the Housing Rehabilitation Program will provide:

- Application assistance
- Underwriting
- Identification of repairs
- Lead Testing and Evaluation
- Product information
- Specifications & Lead Abatement Plan
- Cost estimates
- Competitive bidding
- Contract document preparation
- Progress inspections
- Payment processing
- Assistance with Lead Management Plan

As a result of the issuance of building permits, you may be contacted by the Dept. of Assessment. Staff routinely inspect properties with permitted activity to ensure the accuracy of their records as part of required Grand List procedures. Your property's assessed value may or may not change as a result of an inspection.

TOWN OF WEST HARTFORD Department of Community Services

Phone: 860-561-7562

Housing Rehabilitation Program



Housing Rehabilitation Program 50 South Main Street

West Hartford, CT 06107

The Town of West Hartford's Housing Rehabilitation Program is funded by the **U.S. Department of Housing and Urban Development (HUD).**

The Town of West Hartford is committed to assuring equal access to programs, activities and services to all individuals. The town will work actively to comply with the requirements of the Americans with Disabilities Act.



https://www.westhartfordct.gov/housingrehab

What is the Housing Rehabilitation Grant/Loan Program?

The purpose of the Housing Rehabilitation Program is to provide financial and technical assistance to eligible West Hartford homeowners.

A financial assistance package includes a combination of grant (10 year term) and low interest loan (lifetime mortgage deed)*.

Technical assistance is provided to homeowners to reduce lead hazards, correct housing code violations and remove architectural barriers which restrict the mobility and accessibility of handicapped household members. The owner may also obtain funding assistance from Connecticut Housing Investment Fund (CHIF) to improve energy efficiency in the structure.

*Lifetime mortgage deed does not require monthly payments. This low interest loan is due and payable in a lump sum upon sale or transfer of any interest in the property.

NOTE: Should the owner sell or transfer any portion of the property within a 10 year period, the owner (s) will be required to repay all or a portion of the funding.

If you know of someone who may be interested in or eligible for the Housing Rehabilitation Program, please pass this brochure on to them.

Town of West Hartford
Housing Rehabilitation Program
50 South Main Street, Room 204
West Hartford, CT 06107-2431